Internship Report on

Green Banking Practices of Exim Bank Limited

A study on Nayarhat, Ashulia, Dhaka

Submitted By

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Internship Report on Green Banking Practices of Exim Bank Limited

Submitted To

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Letter of Transmittal

Date: 18-01-2022

Dr. Md. Abdur Rouf
Associate Professor

Department of Business Administration
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Subject: Submission of the internship report on **"Green Banking Practices Exim Bank Limited"**

Dear Sir,

With due respect, I state that it's a matter of pleasure to me that I am going to submit the report on **"Green Banking Practices of Exim Bank Limited"** which was observed by you.

I tried my best to follow your rules and guidelines when preparing the report. I tried to collect and collect important information to make the report more specific and valuable. I want to thank you for your help with this report. I will be very grateful if you accept my relationship. Your support in this regard will be greatly appreciated.

Sincerely Yours,

Ridoy

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Md. Ridoy Hossain
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Letter of Approval

This is to notify you that, Md. Ridoy Hossan ID: 182-11-636, has prepared this internship report entitled “Green Banking Practices of Exim Bank Ltd. “under my guidance, I hereby approve this internship report. This is for the partial fulfillment of an BBA degree in major finance under the Department of Business Administration of Daffodil International University.

I wish him every moral success in life.

Dr. Md Abdur Rouf

Associate Professor of Accounting

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgment

With Immense request, I am Md. Ridoy Hossain presented the internship “Green Banking Practice of EXIM Bank Limited” as part of the requirements for completing the course. I want to say thank you to everyone who has given me so much support.

First, I would like to express my gratitude to Allah Almighty for giving me the ability and strength to complete this relationship.

Completing this recipe makes me grateful to many people. I would like to thank my leader and teacher Dr. Md. Abdur Rouf, Associate professor, Faculty of Business & Entrepreneurship, Daffodil International University, helped me improve my relationship by providing the necessary guidance and information. His support and encouragement made this relationship known in real-time

I would also like to thank the entire family of EXIM Bank Limited for their assistance and support in strengthening my skills and providing them with important information related to the paper published here.

Executive Summary

The concept of Green Banking has created a new dimension for the business environment. Identify friendly subscription practices and reduce carbon quality Banking. Cash companies do not decide to collaborate with others; it’s about the past to make the world a better place without suffering. The green economy has brought about all the changes in the community and healthcare environment that have been called financial justice. The goal of Green Banking is to improve the world and your health. The Green Company is a proactive and ferocious idea, with dreams for the future care of our unique Sole Place Earth.

The Bangladesh Banking Corporation is the first medium-sized bank to move, which has done strong work to support the practice of Green Banking. Such as some

special rules and legal standards, Central banks have the opportunity for other banks to adopt their green banking policies and practices.

This report is a small effort to explain the Green Banking operation of Bangladesh private equity firm EXIM Bank Limited and to identify the benefits of the bank's exercise in terms of Green Banking.

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Chapter- 01

Introduction

1.1 Introduction

The world is now the end of the accomplishments of business, finance, and commerce. To bring a positive exchange rate across the globe is a matter of time. To be familiar with the exchange rate benefits, the marketing and marketing approach to the reporting company continues further. Step by step they offer a variety of courses to teach a successful business career. My internship is at EXIM Bank Limited, Nayarhat. I am grateful to my co-working organization, EXIM Bank, for allowing me to participate in it, work and gather together and allow me to expand my business insights. To attract customers to the bank, all management tasks have to be done with everything around. Physical certification is the most important factor for pulling in customers. In this report, my main concern is to seek consumer satisfaction through physical certification.

1.2 Background of the Study

As required by the Bachelor of Business Administration (BBA) as a lecturer at the Department of Business Administration and Business Administration at Daffodil International University (DIU), I was assigned to work on EXIM Bank Limited (Nayarhat, Branch) for a limited period of 90 business days from October 01 to December 30, 2021, as a one-time operation. At the time, I was working on the Green Banking Unit as part of the Savings Management Division of Nayarhat As part of EXIM Bank Ltd. The main goal of my vocational training is to understand the differences between the Green Banking exercises at EXIM Bank Ltd. This report is a reflection of the experience gained from this work.

1.3 Scope of the Study

This study was concerned with the performance and functionality of EXIM Bank Ltd in conjunction with Green Banking alone. To understand whether The planning and measurement of cooperation by the organization are satisfactory, methods and guidelines have been developed in some places near the central bank, Bangladesh Bank, as an example. . The study also looks at initiatives led by EXIM Bank Ltd during the Green Banking practice.

1.4 The objective of the Study

The objective of the report can be considered in two perspectives,

General Objective: this internship report is primarily prepared as the requirement of the bachelor of business administration (BBA) program under the faculty of business and entrepreneurship at Daffodil International University (DIU)

Specific Objective: the specific objectives of this report are,

- To know the basic concept about Green Banking
- To evaluate the Green Banking performance of EXIM Bank Ltd.
- To find the reasons for introducing Green Banking
- To find the concept of the institutions' management about GreenBanking

1.5 Methodology of the Study

The purpose of the research depends on many of the methodologies it is completed. For this report, I have used both useful & versatile data to give it its proper perspective. All information used in this report is from two major sources. These are:

❖ **Primary Sources:**

- Face to face interview with the employees of EXIM Bank Ltd
- Conversation with my batchmates
- Practical work experience in the Green Banking Unit

❖ **Secondary Sources**

- some national and international journals about Green Banking
- The report published by Bangladesh Bank
- Quarterly reports of Exim Bank Ltd about Green Banking

- Annual Report of the Exim Bank Ltd 2021.

1.6 Limitation of the Study

Pretty much every research work needs to confront a few constraints in its consummation. Impediments of an investigation are those issues that whenever broken down could be progressively useful for the examination. This internship report isn't likewise out of constraints. To acquire information to set up this report I confronted a few imperatives that are recorded below,

1. **Lack of knowledge:** I have no past practical experience in data collection, data processing, data analyzing, integrating, and presenting. So, it is quite hard to acquire accurate information.
2. **Lack of time**: The time given was limited. So, the time limitation affected the overall outcome of the report.
3. **Small sample size:** The study is limited by the size of the sample. As the sample size is very small and much difference cannot be identified to the samples.
4. **Customer's willingness:** Most of the customers are businessmen and employees. So, they could not give me enough time to fill up a questionnaire. Also, they are not willing or afraid to provide appropriate data.
5. **Lack of Experience:** Preparing a formal internship report requires some related knowledge. I have tried my best to diminish any sort of twisting or biasness of data that is included in this report.

Chapter- 02

Overview of the Company

2.1 History

EXIM Bank Limited was established following the laws and regulations of the Bank of Bangladesh & Company Financial Company Policy 1991, on August 3, 1999, under the direction of the late contributor to the economic development of our country. He has a long experience as a good banker. The leader leads to fulfilling his dream with a skilled team and a successful entrepreneur with their hands. Each of them has proven themselves in their business, especially the star with their hard work, experience and patience, and ability to act. Among them is Mr. Nazrul Islam Mazumder became deputy host after the end of his presidency. It is unclear at the beginning; EXIM Bank Bangladesh should not be called BEXIM Bank which is EXIM for Bangladesh Foreign Exchange Bank. However, due to some legal restrictions, the bank was transformed into EXIM Bank, which affected Bangladesh's foreign ban. The bank has been in business since March 1999 with Mr. Alamgir Kabir, FCA as an advisor and Mr. Mohammad Lakiotullah as director. Both have long been involved in the economic affairs of our country. Their passion for selection and industry leadership has given this bank a unique and unique position in the corporate savings industry in terms of success, improvement, and good governance. Their choice of business and board of directors has given this bank a solid position and plays a unique role in saving the economy in terms of success, development, and managerial credibility. The approved and paid-up capital of the bank is BDT 350.00 Core and BDT 267.75 Core separately. Given the natural needs of the Muslim faith, EXIM Bank held most of its traditional savings as Islamic savings in July 2004 and early in the Islamic financial market and two groups at once.

2.2 Mission

Corporate Mission: The Bank has chalked out the accompanying corporate destinations to guarantee the smooth accomplishment of its objectives:

1. Above all, to add a positive and wonderful commitment to the national economy.
2. To show camaraderie and demonstrable skill.
3. To guarantee manageable development and to build up to full incentive to noteworthy partners. f) To satisfy its social duties.
4. To construct a sound capital base.
5. To keep up corporate and business morals and straightforwardness at all dimensions.
6. To proceed with a contemporary innovation-based proficient keeping money condition.
7. To give quality budgetary administrations, particularly in outside exchange.

2.3 Vision

The theme of EXIM Bank Limited's vision is "As One to Tomorrow". Bank EXIM Limited places products on the market according to their customers, on their honest path to improvement and advancement with management. To achieve the desired goal, there will be a pursuit of brilliance at all levels with an atmosphere of constant improvement, which is why EXIM Bank Limited believes that the line of size is non-existent in the end. The key bank art e executives will inspire others in rapid change. Its support of high-quality customers with high-quality standards will be the basis for making its project a success.

2.4 Objectives of EXIM Bank Limited

1. To stretch out guiding and warning administrations to the borrowers/business visionaries and so forth in using credit offices of the bank.

2. To the portable business of purchasing and moving cash, gold, and other profitable resources.

3. To assume an imperative job in human advancement and business age to put cash in such a way as may fluctuate now and then.

4. To set up welfare, arrange to keep money frameworks.

5. To get, acquire or fund-raise through stores, credit, or generally and to give assurances and repayments regarding all things considered and contracts.

2.5 Banking of Principles

Fare Import Bank of Bangladesh Limited (EXIM Bank Limited) for the first time in Bangladesh which exchanges large parts of its regular and business activities and non-Muslims like to consider the decisions of our clients and their accessibility in the form of reserve funds and initiatives. I have considered EXIM Bank Limited to understand what Shari Sharia consists of, combining the data of the veterans of the Nostra Nazi who are the master in all the questions of the Islamic religion. The procedure under which Noriba initiative initiatives are structured and followed by Banca to offer a mix in Shariah coexistence and market capitalization of capital that is of interest in all terms. Norina Concentra sulla stretta aderenza al Prerequisite del Sharia a Causa del Semplice riflettore sulle iniziative piacevoli che piace a Shariah e sulla piena supervisione dei suoi rapporti monetari da parte di Noria Shariah Board. This control system ensures that all parties receive the ultimate articulation in Noriba and that the account on scambi is conforming to the rules of Shariah.

2.6 Principles of Investment (Loan)

EXIM Bank Ltd. joined as a responsible organisatiorganization, 1999 Company Act 1994. The bank commenced operations maintaining its operating income on August

3, 1999. Amid limited time constraints, the Bank has managed itself well and has a strong and resilient economic base in the country. The bank has grown enthusiastically from integrated companies, from independent/visionary companies to expanding Modern traders and collectors, including prime borrowers of business prospects and financial planning.

2.7 product & Services

EXIM (Export ImpExport-Importangladesh Ltd.) offers their customers general administration of an account braccountinghich guarantees the well-being of their cash and in addition a reasonable and excellent return on their cash. Finishing is the way Banks collect their stores from customers.

2.8 Invest and Finance

1. Foreign documentary bill purchased
2. Local documentary bill purchased
3. Quad
4. IzarQuadaia
5. Bai muzzle
6. Bamuzzleaha
7. Mode of investment
8. Syndicate investment
9. Project finance
10. Industrial finance
11. Corporate finance

2.8.1 Foreign Exchange

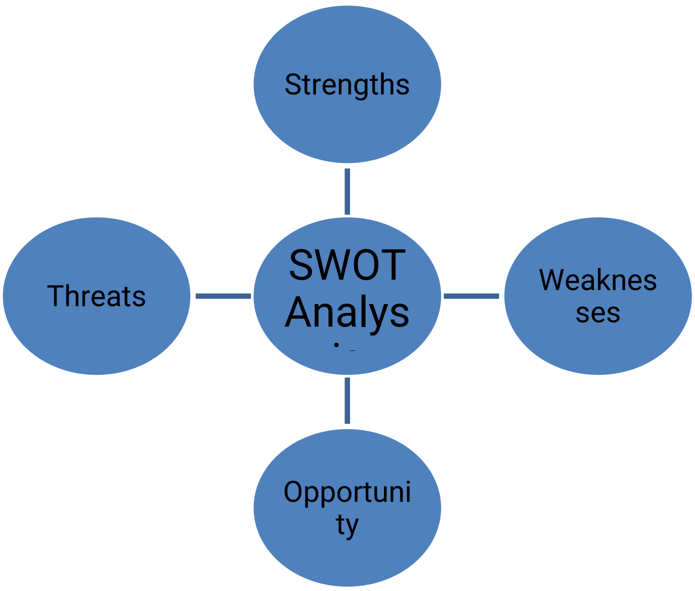
- Foreign currency deposit account
- Non-resideNon-residenturrency deposit account(NFCD)

2.8.2 Deposit

1. More than triple the Deposit in 10 Years

2. More than double the deposit in 6 years
3. Monthly Income Scheme
4. Monthly Savings Scheme
5. Savings Scheme
6. Mid Term Deposit
7. Short Term Deposit
8. Saving Deposit
9. Current Deposit
10. Foreign Currency Deposit
11. Thirty SixThirty-Sixwenty Four Months
12. Twelve Months
13. Six Months
14. Three Months
15. One Month

2.9 SWOT Analysis



Strengths

- ✔ The bank provided complete and well-received services throughout the country

- ✔ Bank has a very competent and experienced top Management
- ✔ Green Banking is currently operating its businesses across the country with branches. It has strengthened the distribution of banking services.

Weakness

- ✔ There are no marriage loans (CONSUMER loans), Transportation loans (CAR loans) from these branches.
- ✔ Creating a homogenous environment
- ✔ The earnings of green banking officers are lower compared to other banks. Even if the trainees are free. Here's how to become a specialist is one of the fastest ways to develop your successful resume.
- ✔ The bank’s decision is crucial. No decision will be made without the permission of the agency.

Opportunities

- ✔ The emergence of e-banking will open up more space for Green Banking to reach consumers with high-interest rates not only in Bangladesh but also around the world.
- ✔ The purpose of humanity has changed. Now they want to save more. They also want some of the benefits of their savings which can present several products and business plans.
- ✔ The country’s financial sector has undergone a series of reforms. People love money all the time from everywhere.

Threats

- ✔ Green Banking currently operates as a private company. In our country, there is a great opportunity to spend money in a bank which can change its name and inform customers of banking with a company.
- ✔ In Bangladesh, after the financial crisis, many private banks started operating in the country. They come with a variety of favorite products. This has increased the completion of banks.
- ✔ The value of the local currency has decreased. Thus, investments in financial institutions decrease. Moreover, inflation is rising even more in the country. So people want to save money, but often they can't. As a result, banks receive fewer deposits.
- ✔ There is a preference for people in a country losing money. A few days ago, Sonali bank, Janata bank, agrani bank, prime bank, etc. were suffering a lot. This is depressing banks to become the new research.
- ✔ Increase expertise to formulate policies for Physical training which is maintained by other

Chapter- 03

Green Banking Practices of EXIM Bank Limited

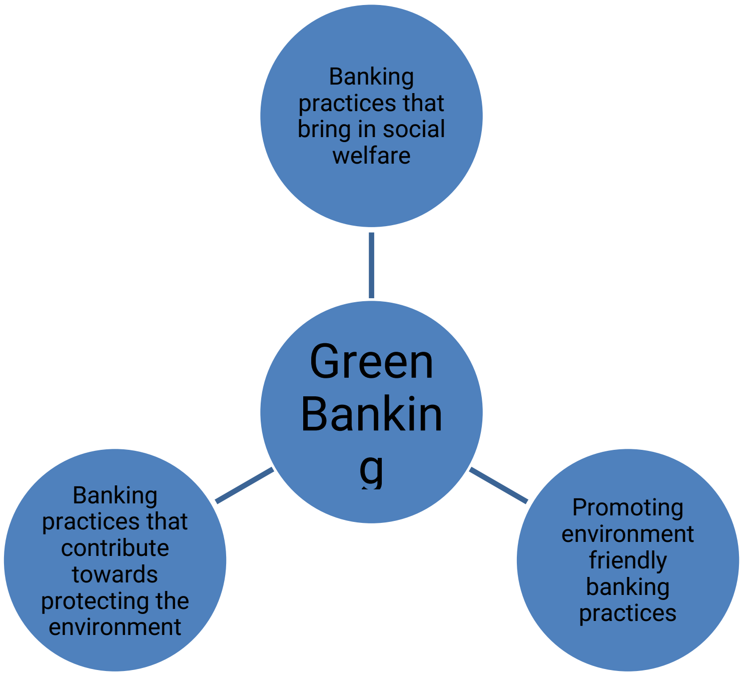
3.1Definitions of Green Banking

Green Banking means promoting environment-friendly practices and reducing the carbon footprint from banking activities. This comes in many forms. Using online banking instead of branch banking. Paying bills online instead of mailing them. Operating up CDs and money market accounts at online banks, instead of large multi-branch banks or finding the local bank in an area that is taking the biggest steps to support bank green initiatives. Any combination of the above personal banking can help the environment.

3.2 Concept of Green Banking

The concern for environmental sustainability by the banks has given rise to the concept of Green Banking. The concept of Green Banking should be mutually beneficial equally to the banks, industries, and economy. Green financing is an important part of green banking. Green banking means activities. Green Banking motivates at upgrading operations and technology along with making the environment friendly in the banking business. It is like normal banking along with the consideration for social as well as environmental factors for protecting the environmental impacts of its activities.

Different stakeholders can minimize the degradation of the environment by green practice. In Bangladesh as one of the key stakeholders, banks can play a vital role in development and response to the environment through green Banking practice.



3.3 Components of Green Banking

The main reason for a green business is to be green. The following links are the most important aspects of setting up a financial business green management strategy.

- Mobile Banking
- Green Banking
- Green Accounts ATM services
- Green debit card / Credit Card
- Save paper
- Online Banking
  - ✔ Automated clearing house
  - ✔ E-statements
  - ✔ Online fund transfers
  - ✔ Remote deposit & Paying bills online

3.4 Green Banking Activities of EXIM Bank

EXIM Bank is one of the ten companies specializing in practicing Green Banking in the country. In the "Green Banking Unit", the bank carried out several stable operations. The Financial Audit Committee is selected to review Green Banking as a Green Banking practice. The bank is also important for workers to get sick. The EXIM Bank green strategic plan is updated daily as a model for the process of reducing environmental problems in the future.

EXIM Bank has its own environmental rules, which help it to have a good business climate for the future. And there, Green Baking's operations are both internal and external in support of the green economy. Cash companies rose sharply in Bangladesh from the second 50% in 2020 as a source. According to the Bangladesh Bank (BB) initiative to support ecological development in the country. Ecological development is the core of Green Banking.

Green investments are participatory and do not end the process, complete action is achieved when there is a partnership from all parties.

3.5 Institution Initiatives for green Banking

EXIM Bank's cash balance is not only for the sake of others, there will also be less electricity and health around. Businesses fail because they are as poor as their rights. The GreenHouse promise in the Guide is "The Way, Back & Back". According to the Green Canter Office, all SIBWM employees report any problems that may arise.

- **Electronic Products(Computers, Printers, Photocopiers)**
  - ✔ Copiers and printers consume a lot of electricity, and these devices must be turned off after use.
  - ✔ The charger must not be connected during battery operation.
  - ✔ Laptops should work in battery-saving mode.
  - ✔ Computers must be turned off when not in use

- ✔ To avoid the unplanned use of manual equipment, make sure all staff members know how to use the equipment
- ✔ After working hours, office equipment must be switched off
- ✔ Turn off all equipment while it is not in use

- **Air Conditioning**
  - ✔ Turn off all AC when exiting the room
  - ✔ AC must still be turned off after 7:00 pm
  - ✔ Set the air conditioner to at least 24 ° C to balance the air
  - ✔ Use an AC base rather than a Split or Box AC.
  - ✔ Buy AC motors to control the room temperature
  - ✔ Use fans and natural ventilation
- **Lights**
  - ✔ Cleaners must be instructed to turn off all lights and appliances when not in use
  - ✔ After hours of operation, all lights, except the main light, will be turned off
  - ✔ The last man leaves the room, pulling the switch
  - ✔ Maintenance and cleaning of lamps and bulbs will create light.
  - ✔ Replace light bulbs with energy-saving light bulbs. This will reduce not only costs but also reduce labor
  - ✔ Whenever EXIM Bank uses a flashlight. This will save a lot of energy and affect the production of greenhouse gases inside.

- **Purchase of Stationeries**
  - ✔ Use fans and blowers
  - ✔ All office equipment must be eligible for recycling
  - ✔ Find products from recycled materials

- ✔ Have a stable or environmentally friendly product for planning
- ✔ Office space must be purchased as needed

- ❖ **Reuse of Stationeries**
  - ✔ Minimize pages usage as much as possible
  - ✔ Telemarketing and email marketing
  - ✔ Use email instead of writing
  - ✔ Sell paper to renewable companies
  - ✔ Reuse clip files, files, folders
  - ✔ Reuse single-sided paper as a notebook or sketch

- ❖ **Conservation of Water**
  - ✔ Install small bathrooms in the bathroom
  - ✔ Reduce water consumption in the cleaning process
  - ✔ Use reusable water bottles
  - ✔ The water must be stored properly

- ❖ **Single transportation on the same route**

  Every organization has some employees who use the same rotation every day to get to the workplace. To reduce fuel consumption and reduce COPBL pollution, its staff encouraged the use of one vehicle on the same lane for transportation.

3.6 Challenges toward green Banking

Deposited is a vital activity to practice in a business. The green bank faces challenges:

- **Diversification Matters:** Green banks will be screening their customers and naturally, they will be limiting and restricting their business to those entities that qualify. With a smaller pool of customers, they will automatically have a smaller profit base to support them. If they focus their loans on certain industries, they open themselves up to being much more vulnerable to economic shifts.
- **These banks are still start-ups:** Apparently, it takes 3 to 4 years for a typical bank to start making money. Many green banks in business today are very new and are still in start-up mode. It doesn't help that these banks are trying to get their footing during a recession.
- **Banks are "Specialised":** Again, while the fundamental objective of a green bank is to do great by supporting the individuals who are dealing with nature, the inquiry here is – exactly what amount of cash there is in these businesses and the eco-accommodating industry? Sparing the earth doesn't compare to ''making a benefit''. Ideally, however, this reason is refuted for this situation and that green banks demonstrate that they can endure, even as they face prohibitive prerequisites for working together.
- **Operating Expenses and costs are higher:** Green banks require particular ability, attitude, and mastery also, because of the shortage of clients they are overhaulingWorkers, for example, advanced officers, need extra foundation Reputation Risk: In all the likelihood, because of developing mindfulness about condition security, banking organizations are increasingly inclined to lose their notorieties on the off chance that they are engaged with the huge venture, which seen as socially and naturally harming.

3.7 Benefits of Green Banking

A cash bank is like a traditional bank, also known as a good bank or savings bank, which includes all kinds of relationships, environmental protection, n,d supervision. So it certainly has been successful in pppracticingcological assessment.

- ❖ **Avoid paperwork:** Green banking concept lets the bankers avoid paperwork as much as possible by relying on electronic and ononlineransactions in their banking activities.
- ❖ **Encouraging Responsibility:** Awareness among the business people about environmental and social responsibility is raised by the green banking concept through enabling them to do an environmentally friendly business practice.
- ❖ **Enabling Eco- friendly business practice:** green banking adopts and implements environmental standards for lending, which is reve area that would enable eco-friendly business practices which would benefit our future generations.
- ❖ **Covering whole at the ion:** Green banking activities advance the banking service to its customers and cover the whole nation.
- ❖ **Proactive Way for safe well-being**: Green Banking as a concept is a proactive and smart way of thinking which is a vision for future sustainability for our earth and contributes to higher safety and standard of living.

3.8 Principles of Green Banking 4R

- **Reduce:** Reduce is something that depends on what you are paying for, how much, how much o,r how much you are playing with. The budget strategy helps the poor to work for less money to get a similar one. For example, use two pieces of paper after completing the requirements of one side.
- **Reuse:** Reuse is the act or practice of using something again, either for its original purpose or to perform a different function. In terms of taking previously used items - it helps save time, money, energy, and resources, but not reprocessing.
- **Replace:** Replace means to put it off at thermal or good place or to another place. It affects the collection of a place once we have lost, destroyed, or become unusable or unusable.

- **Recycle:** Recycling is the process of transforming waste into new materials and equipment. It is an alternative to "waste" that can save material and help reduce greenhouse gas emissions.

3.9 Green Banking concept in Bangladesh

Bangladesh is one of the most populous countries in the world and one of the most polluted countries in the world due to pollution and the Green House crisis caused by developed countries around the world. Around the world, Bangladesh has experienced many environmental threats.

The banking sector is one of the major investment capital of construction materials such as steel, paper, cement, chemical, fefertilizerpower, textiles, etc., which makes maximum carbon emission. Therefore, the financial company can work between economic development and environmental protection, to promote environmental protection and capacity building. Banking Green banking refers to the way banking companies operate in such environments that help reduce external and internal carbon emissions. To help reduce carbon emissions, the Bank uses the following. Ash company, Green House is a new home & sheep home that is vital to our living space and income that will be the most important service for a country, every home bank. Income or livelihood for the poor as needed. Green Banking & developed investment across the country.

3.10 Future Plans of EXIM Bank

EXIM Bank has some plans that focus on the following areas for promoting Green Initiatives:

- Promoting Online Banking
- Increasing Internet, SMS a, nd Mobile Banking activities
- Promoting Video Conferencing

- More efforts towards near paperless Banking
- Protecting Air/Water pollution
- Reduction of carbon creating substances
- Tree plantation campaign
- Maintaining less consumption of paper, water, electricity, and utilities
- Green Initiatives through advertisement in print/electronic media
- Saving the environment

Now it has become the most important issue to save our 'mother earth.' To save our beloved residence (the earth) from all kinds of subsidence and environmental contamination, we as human beings respond to maintain our mother planet green in the individual position to which we belong.

Chapter- 04

Findings & Recommendations

Findings

The information shows that many are afraid of security and less confident in coping.

Individuals do not use automated banking offices properly.

The cost of stationery decreases due to paperless proclamations.

Paperless activities such as electronic proclamations and electronic assistance Banks to prevent trees from falling.

Green Banking practices needlessly because they are not considered mandatory.

Green Banking must verify compliance with the rules of green banking by commercial and non-commercial banks.

Green bank avoids paperwork, green credit card issuance, green mortgage lending, and also all online transactions

Green banking maintains a strategic distance from office work, granting green charge cards, becoming environmentally sustainable home loans, and also all exchanges take place on the web.

So that it can happen every day within the company and ensure better and shorter customer support by familiarising customers with robotics and the paperless banking framework.

According to the cash information company, the bank is required to have an eco-property agreement, but this agreement cannot be changed immediately, as it will be subject to change and allocates money to the company itself.

Recommendations

Consumers improve stress by being consistent and understanding that banks can make their business more profitable by abandoning risky assets. This measurement method to suit the instruction process:

Offer knowledge and specialized with friend gatherings.

Repeat worldwide just as nearby accepted procedures.

Build up a culture inside the association department on ecological administration.

The need to implement a green banking system and to effectively use the natural advisory rule (ERM).

Develop a culture within the organization based on environmental governance.

Urging borrowers to become ecologically viable.

Accelerate awareness and force the construction of boundaries.

EXIM Bank is qualified to monitor and monitor cash companies in Bangladesh.

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